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FDIC Imposing Stiffer Curbs on Brokered Funds

Ban on Use by Troubled Banks Among Actions Listed by Isaac

By JAY ROSENSTEIN

WASHINGTON — The Federal Deposit Insurance Corp. is taking additional steps to crack down on the use of brokered funds by banks in trouble or headed for trouble.

In an interview Thursday, Chairman William M. Isaac said:

- The agency has instructed its regional offices to ban the use of brokered deposits by banks in financial trouble or those coming under an enforcement action for violations of banking laws. There already is a 5% cap on brokered funds placed on many institutions in such difficulty.
- The FDIC plans to hold special and frequent on-site examinations of banks shown by listing services to be offering the highest rates on certificates of deposit — a possible sign of trouble brewing at a bank.
- The agency plans to send to Congress draft legislation that would deny completely federal insurance for deposits by financial institutions and government agencies.

In recent testimony before Congress, Mr. Isaac has been critical of deposit-placement practices by many credit unions and other financial institutions, as well as government agencies like the Bureau of Indian Affairs. The agency contends that these institutions seek the highest rates without regard to the soundness of the receiving bank.

It could not be determined late Thursday whether similar actions are being planned by the Federal Home Loan Bank Board.

➳ Isaac: Page 18

Citibank Retains Top Ranking in Total Capital As Ratio Rises to 5.3% for 100 Biggest Banks

By KENNETH J. HICKS

NEW YORK — Citibank NA, New York, retained its No. 1 ranking among commercial banks in total capital funds, with $5.9 billion at yearend 1983, up 8% from a year earlier. In addition, its capital-to-assets ratio rose from 4.9% in 1982 to 5.2% on Dec. 31, 1983.

These are some of the findings from today's listing of the top 100 commercial banks in total capital funds at yearend 1983.

Last year, the Federal Reserve Board and the Office of the Comptroller of the Currency set up a liquidity requirement for 17 multinational bank holding companies to maintain a primary-capital-to-total-assets ratio of at least 5.0%. The companies affected by this ruling are the nation's top 15 holding companies in assets plus the 19th ranked Bank of Boston Corp. and the 22nd ranked Irving Bank Corp. The lead banks of these 17 companies rank 1 through 16 and 18th in today's listing.

The capital adequacy mandate had prompted these giant bank holding companies to hold asset growth down,

Top Five Commercial Banks in Total Capital Funds

	Capital Funds (Billions)	Capital/ Assets
Citibank	$5.92	5.2%
Bank of America	4.20	3.8
Chase Manhattan	4.10	5.2
Morgan Guaranty	3.21	5.7
Manufac. Hanover	2.69	4.7

while increasing the categories of primary capital. And a similar trend exists at their lead banks, although the capital adequacy ratio for these banks is only 4.0%.

For example, Citibank's capital-to-assets ratio improved because capital grew four times faster than assets. And the growth of capital exceeded asset growth for three of the other banks ranked among the top 10 in capital funds.

The other three are the sixth ranked Chemical Bank, New York, the seventh ranked Bankers Trust Co., New York, and the tenth ranked First National Bank, Chicago. Chemical's capital was up 7.2%, compared with a 4.8% growth in assets; Bankers Trust had a gain of 10.6% in capital, while assets rose 1%; and First National Bank's capital rose 5.7%, compared with a 2.9% gain in assets.

Total capital funds, as defined by the *American Banker*, consist of equity

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Clarification of Offer Sought by Union Planters

Special to the American Banker

MEMPHIS — Union Planters Corp. asked Thursday for "clarification" of a $100 million cash offer to buy the bank holding company submitted by Minnesota businessman Stephen Adams.

After directors discussed the offer at a meeting Thursday afternoon, the company issued a statement saying no further action will be taken at this time. "When clarification has been obtained, the board will consider the matter further," the bank said.

It was the first public offer for a large southern bank outside Florida since World War II, according to Buck Jones, banking analyst for J.C. Bradford & Co. in Nashville.

Adams's offer came late Wednesday, the day before

➳ Union: Page 19

The Reclusive Bidder

Chain Banker Stephen Adams Shuns the Spotlight

Special to the American Banker

MINNEAPOLIS — Even in his home state of Minnesota, few people know much about Stephen Adams, the Minneapolis banker who has made a $100 million bid for Union Planters National Bank, the second largest bank in Memphis.

Mr. Adams is a chain banker, an individual who owns several banks. This breed of banker has been able to skirt interstate banking regulations because those laws apply to multibank holding companies, not individuals.

"I like to keep a low profile," Mr. Adams said in a rare interview more than a year ago.

Mr. Adams' low profile is in sharp contrast to the extreme visibility of his late father, Cedric Adams, a well-known Minneapolis newspaper and radio journalist.

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The man credited with turning around Fidelcor Inc. suddenly resigned last month. But his successor is confident about the company's continued success and says that "things have never been better" 20

Interstate Bill in South Carolina

South Carolina's legislature appears to be on the verge of enacting a regional interstate banking law similar to the one passed in Georgia earlier this year: STATE LEGISLATION 2

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First Bank System Inc. of Minneapolis, like other, after the U.S. Trust Corp. decision, has plans to establish a network of consumer banks in 12 cities across the U.S. 3

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Deposit brokers won't be run out of business by recent restrictions. Instead they will self-insure: COMMENT 4

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The Top 100 Banks in the United States in Total Capital Funds

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Position Dec. 31, 1983	Name of Bank, City and State	Total Capital Funds 12/31/83	Total Capital Funds 12/31/82	Position Dec. 31, 1982	Gain in Rank	Total Assets 12/31/83	Ratio Tot. Cap. to Assets (%)	Deposit Rank 12/31/83
1	Citibank NA, New York	5,924,000,000	5,485,000,000	1		113,474,000,000	5.2	2
2	Bank of America NT & SA, San Francisco	4,200,083,000	4,168,570,000	2		109,668,351,000	3.8	1
3	Chase Manhattan Bank NA, New York	4,102,850,000ab	3,679,247,000ac	3		79,527,458,000	5.2	3
4	Morgan Guaranty Trust Co., New York	3,214,816,000a	2,763,711,000a	4		56,204,251,000	5.7	5
5	Manufacturers Hanover Trust Co., New York	2,690,968,000a	2,285,110,000a	5		57,734,789,000	4.7	4
6	Chemical Bank, New York	2,360,725,000a	2,202,814,000a	6		49,345,727,000	4.7	6
7	Bankers Trust Co., New York	1,848,424,000a	1,570,605,000a	8	+1	40,129,581,000	4.6	10
8	Continental Illinois National Bank & Trust Co., Chicago	1,830,554,000	1,779,209,000	7		40,669,908,000	4.5	7
9	Security Pacific National Bank, Los Angeles	1,685,790,000a	1,461,839,706	10	+1	36,097,991,000	4.7	9
10	First National Bank, Chicago	1,625,664,000ad	1,537,614,000a	9		35,539,783,000	4.6	8
11	First Interstate Bank of California, Los Angeles	1,131,790,000a	927,472,000a	14	+3	20,829,386,000	5.4	14
12	Wells Fargo Bank NA, San Francisco	1,115,508,000ab	1,038,428,000abc	11		23,855,154,000	4.7	11
13	Crocker National Bank, San Francisco	1,017,288,000a	1,001,752,000a	12		23,001,540,000	4.4	12
14	Marine Midland Bank NA, Buffalo, N.Y.	1,006,890,000a	939,553,000a	13		22,612,726,000	4.4	13
15	Irving Trust Co., New York	932,923,000a	877,127,000a	15		16,897,106,000	5.5	17
16	Mellon Bank NA, Pittsburgh	930,407,000	873,763,000	16		21,809,868,000	4.3	15
17	Republic National Bank, New York	906,386,000	709,932,000a	18	+1	9,718,240,000	9.3	23
18	First National Bank, Boston	763,226,000d	692,212,000	20	+2	17,440,544,000	4.4	16
19	RepublicBank Dallas NA	674,658,000a	649,056,000a	21	+2	12,558,018,000	5.4	19
20	National Bank of Detroit	670,071,000b	636,437,000c	22	+2	11,592,200,000	5.8	21
21	Bank of New York	643,165,979a	560,371,383ac	24	+3	12,649,306,208	5.1	18
22	Texas Commerce Bank NA, Houston	531,813,000a	449,216,000a	28	+6	11,863,099,000	4.5	28
23	AmeriTrust Co. NA, Cleveland	528,144,000	593,641,000	23		5,799,603,000	9.2	38
24	NCNB National Bank of North Carolina, Charlotte	505,113,000a	458,581,000a	27	+3	9,138,864,000	5.5	25
25	National Westminster Bank USA, New York	504,262,000a	378,907,000a	34	+9	7,485,877,000	6.7	31
26	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	479,917,276a	425,196,229a	29	+3	7,697,846,000	6.2	30
27	InterFirst Bank Dallas NA	476,902,000a	702,566,000a	19		11,034,025,000	4.3	22
28	Sovran Bank NA, Richmond Va.	454,691,000a	227,977,000a	64	+36	7,056,340,000	6.4	32
29	First Pennsylvania Bank NA, Philadelphia	451,956,000ac	764,806,000ac	17		5,127,522,000	8.8	56
30	First City National Bank, Houston	449,896,000a	461,780,000a	26		10,220,005,000	4.4	20
31	Union Bank, Los Angeles	449,246,000a	402,936,000a	30		7,923,025,000	5.7	29
32	Southeast Bank NA, Miami	444,718,000a	396,460,000a	31		8,477,650,000	5.2	24
33	European American Bank & Trust Co., New York	440,664,000a	292,306,000a	50	+17	6,788,358,000	6.5	36
34	Citibank (South Dakota) NA, Sioux Falls	425,742,000	299,973,000	47	+13	3,933,906,000	10.8	96
35	Pittsburgh National Bank	422,500,000	386,970,000	33		8,353,574,000	5.1	37
36	Valley National Bank, Phoenix	412,956,000	388,608,000	32		8,096,390,000	5.1	26
37	Philadelphia National Bank	390,545,000a	368,383,000a	36		5,841,136,000	6.7	44
38	Seattle-First National Bank	387,071,000a	501,943,000a	25		8,258,976,000	4.7	27
39	Citizens & Southern National Bank, Atlanta	380,070,000a	322,956,000a	42	+3	6,409,843,000	5.9	45
40	United States National Bank, Portland, Ore.	364,883,000a	346,852,000a	37		5,641,910,000	6.5	43
41	First Interstate Bank of Oregon NA, Portland	361,377,000ac	341,499,000ac	38		5,535,803,000	6.5	48
42	Harris Trust & Savings Bank, Chicago	358,620,000bc	373,243,000c	35		6,973,980,000	5.1	35
43	First Interstate Bank of Arizona NA, Phoenix	342,832,000a	310,323,000a	46	+3	4,874,519,000	7.0	47
44	First National Bank, Minneapolis	341,778,000a	264,371,000a	56	+12	7,187,746,000	4.8	41
45	First Union National Bank, Charlotte, N.C.	341,296,000a	291,212,000a	51	+6	6,653,884,000	5.1	40
46	Citibank (New York State) NA, Buffalo	339,863,000	335,654,000	39		3,445,830,000	9.9	116
47	United Virginia Bank, Richmond	338,935,000a	298,451,000a	48	+1	5,385,586,000	6.3	46
48	Girard Bank, Philadelphia	333,572,000ab	333,431,000ab	40		4,074,794,000	8.2	70
49	Rainier National Bank, Seattle	328,603,000a	315,022,227a	44		5,992,778,000	5.5	33
50	Morgan Bank (Delaware) Wilmington	326,503,000a	313,970,000a	45		2,195,608,000	14.9	174
51	First National Bank, Atlanta	325,253,000a	255,893,000a	58	+7	5,270,170,000	6.2	61
52	Northern Trust Co., Chicago	322,891,000	319,604,000	43		5,954,922,000	5.4	50
53	Mercantile National Bank, Dallas	308,649,000a	275,207,000a	52		5,715,188,000	5.4	51
54	Comercia Bank-Detroit	307,354,000	255,604,000	59	+5	5,774,375,000	5.3	42
55	Norwest Bank Minneapolis NA, Minn.	306,766,000a	272,262,000a	54		5,731,456,000	5.4	52
56	BancoOhio National Bank, Columbus	301,955,000a	295,374,000a	49		5,830,419,000	5.2	34
57	AmSouth Bank NA, Birmingham, Ala.	283,646,000	158,128,000	95	+38	3,707,188,000	7.7	72
58	Bank of Tokyo Trust Co., New York	283,521,000a	274,736,241a	53		4,505,212,000	6.3	54
59	Connecticut Bank & Trust Co. NA, Hartford	279,395,000a	258,749,000a	57		5,789,622,000	4.8	39
60	Maryland National Bank, Baltimore	264,634,000	240,478,000	60		4,918,908,000	5.4	62
61	National City Bank, Cleveland	264,480,000	323,222,000a	41		4,197,666,000	6.3	78
62	Manufacturers National Bank, Detroit	259,397,000a	239,677,000a	61		5,080,524,000	5.1	49
63	Connecticut National Bank, Hartford	252,115,000a	199,967,000a	71	+8	4,574,761,000	5.5	60
64	Fidelity Bank, Philadelphia	250,814,000a	267,824,000a	55		4,736,423,000	5.3	57
65	California First Bank, San Francisco	249,107,000a	239,142,000a	62		4,346,847,000	5.7	55
66	Florida National Bank, Jacksonville	246,640,000	48,190,000	317	+251	3,479,103,000	7.1	69
67	Provident National Bank, Philadelphia	243,691,000a	221,714,000a	66		4,143,764,000	5.9	68
68	Bank of California NA, San Francisco	242,101,000a	215,311,000c	67		3,948,163,000	6.1	77
69	American Security Bank NA, Washington, D.C.	238,546,000a	202,056,000a	70	+1	3,724,527,000	6.4	73
70	Lincoln First Bank NA, Rochester, N.Y.	237,778,000a	224,722,000a	65		4,128,618,000	5.8	65
71	Fleet National Bank, Providence, R.I.	230,810,000a	198,866,000a	72	+1	4,866,021,000	4.7	58
72	First National Bank, St. Paul, Minn.	227,308,000a	210,563,000a	68		4,079,497,000	5.6	99
73	Allied Bank of Texas, Houston	223,755,000a	118,394,044a	135	+62	3,394,350,000	6.6	85
74	Mercantile Trust Co. NA, St. Louis	218,035,000	227,996,000a	63		3,434,076,000	6.3	84
75	Fidelity Union Bank, Newark, N.J.	213,872,000a	205,295,158a	69		3,337,394,000	6.3	76
76	Whitney National Bank, New Orleans	211,187,583	194,933,241	75		2,120,682,600	10.0	130
77	Riggs National Bank, Washington, D.C.	207,275,000	195,127,000	74		4,757,591,000	4.4	53
78	Trust Company Bank, Atlanta	203,930,000a	151,214,000	101	+23	3,090,505,000	6.6	108
79	First Interstate Bank of Nevada NA, Reno	203,684,000	186,844,000	77		2,447,046,806	8.3	102
80	State Street Bank & Trust Co., Boston	203,372,000	166,655,000a	89	+9	3,918,082,000	5.2	80
81	Bank of Hawaii, Honolulu	203,071,692a	183,138,000a	78		3,247,557,000	6.3	67
82	Huntington National Bank, Columbus, Ohio	201,689,000	198,840,000	73		4,128,905,000	4.9	64
83	First Wisconsin National Bank, Milwaukee	199,503,000a	189,371,000a	76		3,513,821,000	5.7	81
84	Banco Popular de Puerto Rico, San Juan	195,422,603a	179,064,868a	79		2,969,590,916	6.6	88
85	Bank of Virginia, Richmond	193,728,000	169,979,000	84		3,800,762,000	5.1	66
86	American Bank & Trust Co., Reading, Pa.	187,134,000a	177,892,000a	80		2,749,410,000	6.8	83
87	Bank of the Southwest NA, Houston	185,005,000a	151,655,000a	100	+13	3,563,614,000	5.2	71
88	First National Bank, Louisville, Ky.	184,942,000	167,637,316	87		3,290,741,000	5.6	89
89	South Carolina National Bank, Columbia	184,372,000a	152,993,000a	98	+9	2,223,977,000	8.3	134
90	Bank of New England NA, Boston	180,865,000a	167,090,000a	88		4,453,341,000	4.1	59
91	Central National Bank, Cleveland	179,408,000a	171,770,000a	83		2,298,161,000	7.8	125
92	Israel Discount Bank of New York	178,804,000a	150,850,000a	102	+10	3,378,028,000	5.3	63
93	Citizens Fidelity B&T Co., Louisville, Ky.	175,590,000	145,068,000	106	+13	2,667,832,000	6.6	111
94	American National Bank & Trust Co., Chicago	174,839,000	169,716,000	85		3,066,290,000	5.7	86
95	NCNB National Bank of Florida, Tampa	174,797,000a	64,943,248	241	+146	3,097,325,000	5.6	94
96	Central Bank of the South, Birmingham, Ala.	172,769,000a	159,763,296a	94		2,712,172,000	6.4	117
97	Indiana National Bank, Indianapolis	171,768,000	161,349,000	93		3,031,197,000	5.7	105
98	First Security Bank of Utah NA, Ogden	169,717,000a	165,354,000a	90		2,541,797,000	6.7	103
99	Atlantic National Bank of Florida, Jacksonville	168,024,000	148,165,300a	104	+5	3,284,833,000	5.1	79
100	Royal Bank & Trust Co, New York	165,196,644a	160,469,055a	94r		619,520,329	26.7	465

Total capital funds consist of total shareholders' equity plus subordinated debt (capital notes and debentures). Unless otherwise indicated by footnote to the data, the source of the data is the Federal regulatory report of condition, or "call report". (a)—Includes subordinated debt and/or preferred stock. (b)—Includes subordinated debt assumed by parent, and which is reported in surplus on the bank's books. (c)— Figures used are not from the Federal regulatory "call report". (d)—Net of cumulative translation adjustments. (r)—Based on revised data. Rank that bank would have had, had the data been available.

Citibank Retains Number One Ranking in Total Capital Funds

Continued from Page 1

capital and subordinated debt (capital notes and debentures). Equity capital consists of the value of the common stock, preferred stock (if any), surplus, undivided profits, and reserves for contingencies and other capital reserves.

Primary capital, as defined by the Federal Reserve Board, consists of "common stock, perpetual preferred stock, capital surplus, undivided profits, reserves for contingencies and other capital reserves, mandatory convertible instruments, the allowance for possible loan and lease losses, and any minority interest in the equity accounts of consolidated subsidiaries."

But however it is defined, the main purpose of bank capital "is to reassure the public and especially the bank superviser that the bank is in a position to withstand whatever strains may be placed upon it. Adequate capital serves to keep banks open ... to absorb losses out of future earnings rather than out of capital funds themselves," say Howard D. Crosse and George H. Hempel in their textbook, "Management Policies for Commercial Banks."

For 7 of these 17 banks, total assets declined while capital funds rose. For example, at the 11th ranked First Interstate Bank of California, Los Angeles, the lead bank for First Interstate Bancorp, assets were down 2.3%, while capital jumped 22.0%. The capital-to-assets ratio for the bank, which ranked 11th in capital funds, rose to 5.4%, compared to 4.4% in 1982.

The other six banks were the second ranked Bank of America (assets down 7.7%, capital up 0.8%); the fourth ranked Morgan Guaranty Trust Co. (assets down 1.9%, capital up 16.3%); the fifth ranked Manufacturers Hanover Trust Co. (assets down 2.1%, capital up 17.8%); the eighth ranked Continental Illinois National Bank & Trust Co. (assets down 1.5%, capital up 2.9%); the 13th ranked Crocker National Bank (assets declined 5.9%, capital up 1.6%); and the 15th ranked Irving Trust Co. (assets down 4%, capital up 6.4%).

Collectively, the assets of all 17 banks rose only 0.09%, while total capital funds rose 9.0%. The combined capital-to-assets ratio for these banks rose 40 basis points to 4.8% in 1983 from 4.4% in 1982.

Top Five Banks

Following Citibank as the second largest bank in total capital is the Bank of America NT&SA, San Francisco, with $4.2 billion in capital funds, up 0.8% from 1982's yearend total of $4.17 billion. In 1982, BofA's capital was up only 0.3%. The capital-to-assets ratio is 3.8%, compared to 3.5% in 1982.

Following BofA are three New York City money center banks: Chase Manhattan Bank NA; Morgan Guaranty Trust Co.; and Manufacturers Hanover Trust Co. These banks — ranked 3rd, 4th, and 5th, respectively — maintained their positions in total capital rankings and improved their capital an average of nine percentage points over last year.

Chase Manhattan has $4.1 billion in total capital, up 11.5% from 1982. However, Chase's 1982 capital was down 0.8% from 1981. The 1983 improvement pushed the capital-to-assets ratio to 5.2%, compared with 4.7% last year.

Morgan Guaranty, whose capital-to-assets ratio of 5.7% is best among the top 10, saw its capital funds increase 16.3% to $3.2 billion, compared with 1982's increase of 14.4%. In 1982, Morgan's ratio was 4.8%.

Total capital at Manufacturers Hanover is $2.7 billion, an increase of 17.8%, boosting the capital-to-assets ratio almost a full percentage point to 4.7%. In the preceeding period, Manufacturers had capital of $2.3 billion, up 4.4% from 1981, and a ratio of 3.9%.

Other Survey Findings

- The total capital funds of the top 100 banks totaled $63.0 billion, up 10.0% from 1982's $57.3 billion at the same banks. The capital-to-assets ratio for the top 100 was 5.3%. For 1982, total capital at those 100 banks was $58.0 billion, up 16.0% from $50 billion in 1981, when the ratio was 5.0%.
- The bank with the most subordinated debt in its capital was Chemical Bank, New York, ranked sixth in total capital. Chemical Bank's subordinated debt (capital notes and debentures) totaled $406.5 million, or 17.2% of its

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Dear Reader, How Are We Doing?

The American Banker wants very much to make sure its statistical listings for the financial services industry meet your information needs. So would you spend a moment to give us some feedback on the **Top U.S. Banks by Capital** survey that appears in today's edition? Over the past year we have incorporated many of your suggestions to provide more meaningful information. Please return this questionnaire to L. Michael Cacace, Statistical Chief, American Banker, One State Street Plaza, New York, N.Y. 10004 (212) 943-4836.

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(2.) What do you like **best** about this tabulation?

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(4.) **How** do you use this information in your work?

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(5.) What **new** statistical survey would you like to see?

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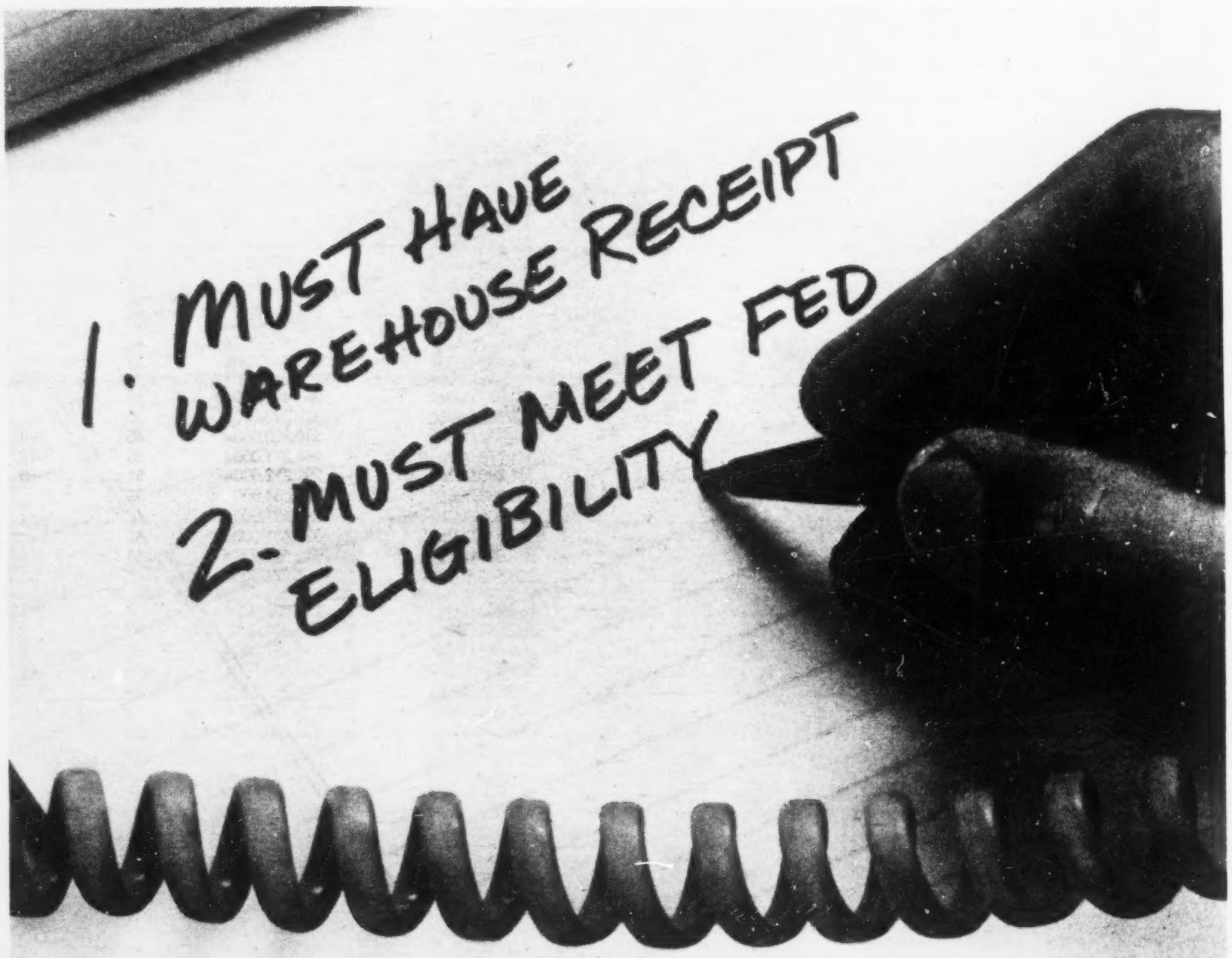

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Union . . .

Continued from Page 1

Union Planters' annual shareholders meeting and a scheduled directors meeting.

A Memphis bank analyst believes Union Planters, with assets of $1.8 billion, will reject the offer as inadequate.

Adams, of Wayzata, Minn., an affluent suburb of Minneapolis, made the offer for Union Planters in an unsolicited letter, said Ralph Sudholt, Union Planters vice president. Mr. Adams offered $100 million in cash for 3,440,127 outstanding shares of common stock. That is about $29.07 per share, an amount analysts say is slightly above the book value of the shares.

Mr. Adams would also get the right to buy 300,000 shares of unissued common stock at $23.25 per share upon acceptance of his buyout proposal, Mr. Sudholt said. The stock closed Wednesday at $22.75, down 25 cents for the day.

If the deal is made, the bank holding company would become a private company, Mr. Sudholt said.

In his letter, Mr. Adams said he thinks Union Planters is a very innovative company and that he likes to buy those kinds of banks, Mr. Sudholt said. Mr. Adams could not be reached for comment.

William Matthews, Union Planter's chairman, had no immediate comment and would not say what in Mr. Adams' offer needed clarification.

Last week, Pan American Banks, Inc., of Miami, Fla., and four other investors bought 6.3% of Union Planters' stock. There was no apparent connection between Mr. Adams' offer and the Pan American group's stock purchase.

John Ray, bank analyst for Morgan, Keegan & Co., a Memphis based brokerage firm, said he thought bank officials would reject Mr. Adams' offer because it represented little more than the book value of the company.

Book value doesn't reflect valuable parts of the Union Planters operations such as its investment banking group, said Mr. Ray.

But Mr. Jones said the offering price was equal to the all-time high stock price for the company's shares. He added, "most people, though, think in terms of a bank selling at a premium to book value. But Union Planters has emphasized that it is not a usual bank."

Mr. Jones characterized Mr. Adams' proposal as a "middle-ground offer." He said, "it's clearly a very serious offer. The offer isn't so low that they won't give it serious consideration and neither is it so high that its guaranteed to succeed."

Union Planters had net earnings of $4.36 million for 1983, down 60.7% from 1982.

Mr. Adams owns six television stations and two radio stations, most of them in the Midwest. In December, Mr. Adams sold the $169 million United National Bank of Sioux Falls, S.D. and its 21 branches. Earier, he had sold off branches of that bank in 15 other cities and towns, using the money to buy four of the television stations.

He also owns Franklin National Bank in Minneapolis, three banks in Colorado, and 15 in Montana.

In 1975, Mr. Adams sued the Federal Reserve Board over a cease-and-desist order the agency had slapped on him to stop him from buying out the shareholders of Montana National Bank in Plentywood, Mont. The board charged he was gaining control through unsound banking practices and cited an excessive volume of "criticized loans" which amounted to 108% of the bank's capital.

The bank also reportedly advanced $26,500 in interest-free loans to an outside company controlled by Mr. Adams, the board charged. Mr. Adams sued, saying his method of acquiring the bank was not subject to federal authority. The disposition of the suit could not be determined. ■

Capital . . .

Continued from Page 13

$2.4 billion in total capital funds.

• The smallest bank to make the list is Royal Bank & Trust Co., New York, which ranks 100th in capital. With $619.5 million in assets, the bank's capital-to-assets ratio was also the highest of any of the banks in today's survey, standing at 26.7%. The large ratio was attributed to two factors. First, the normal operating level of Canandian banks is higher than U.S. banks, and, second, a "1980 infusion of $100 million" from the Royal Bank of Canada, its parent company, "has not yet been employed," a bank spokesman said.

• The largest gain in the rankings was made by Florida National Bank, Jacksonville, which jumped 251 places to rank 66th, with $246.6 million in capital. Florida National's capital-to-assets ratio is 7.1%.

• The number of banks with a billion dollars in capital funds increased by two in 1983 to 14 as First Interstate Bank and Marine Midland Bank NA, Buffalo, crossed that threshhold.

• Seven banks, including Florida National, entered the top 100 in capital funds. They are: Allied Bank of Texas, Houston, which ranks 73rd in today's listing and advanced 62 places; Trust Company Bank, Atlanta, with $203.9 million in capital, ranked 101st in 1982 but advanced 23 places to come in at 78th; 87th ranked Bank of the Southwest NA, Houston, advanced 13 places with $185 million in capital, up 22.0%; and NCNB National Bank, Tampa, Fla., soared 146 spots to rank 95th. NCNB's Florida subsidiary's capital increased well over 150%.

Also, the 92nd ranked Israel Discount Bank, New York, moved up 10 places, with capital of $178.8 million; and 93rd ranked Citizens Fidelity Bank & Trust Co., Louisville, Ky., had capital of $175.6 million and rose 13 notches. ■

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Jeff City Bancorp Inc. Is BHC

ST. LOUIS — The Federal Reserve Bank of St. Louis has approved the application by Jeff City Bancorp Inc., Woodlawn, Ill., to become a bank holding company by acquiring the First National Bank of Woodlawn, Woodlawn. ■

Ex-Bank Vice President Pleads Guilty In $16.9 Million Bogus Loan Scheme

By A. JOSEPH NEWMAN JR.

PHILADELPHIA — A former American Bank & Trust Co. vice president pleaded guilty in U.S. district court of defrauding the bank in a $16.9 million bogus loan scheme.

Eugene E. Richard, 40, former vice president of agriculture lending at the Reading bank, faces up to 100 years in prison and more than $100,000 in fines. Sentencing is scheduled for May 25.

In Reading, Samuel A. McCullough, president and chief executive of Meridian Bancorp Inc., the bank's parent, said American had "insurance and reserves to cover any material loss."

Since some loans involved were not misapplied and some were used to repay earlier fraudulent loans, the bank's estimated loss has been limited to $9.5 million.

One farmer who received the loans, Essie Schlamb, 57, pleaded guilty along with Mr. Richard. The other, Earl Waltemyer, 47, previously pleaded guilty. They each face up to 10 years in prison.

The indictment against the two farmers said they forged loan applications. Assistant U.S. Attorney Robert E. Welsh Jr. said in court papers that the farmers had lost their farms and that Mr. Richard had not profited from the misapplied loans. ■

Pote . . .

Continued from Back Page

• Supporting a new team in the bank's trust division. The section is trying to woo back about $300 million in pension fund accounts lost in the past year and a half, chiefly as the result of relatively poor performance and, to a lesser extent, of the departure of Lacy H. Hunt, an interest rate forecaster. "Performance is improving," says Mr. Pote, and "some new business has come in."

• Meeting the Fidelcor target of boosting return on equity to 17% to 18% in the next three to five years, from 14.69% in 1983 and a recent peak of 15.37% in 1981.

• Merging Fidelity Bank and Southeast National as Fidelity Bank NA under a national charter rather than Fidelity's state charter. Says Mr. Pote, "Our sense [is] that the Comptroller's attitude toward new activities is more responsive" than that of state regulators.

Didn't Use Loan-Officer Ladder

Neither Mr. Pote nor Mr. Morgan rose to the top of the ladder on the traditional commercial lending rungs. But that fact doesn't faze them a bit.

Says Mr. Morgan, 'We've certainly managed lending officers and have been involved in credit policy and decisions."

Besides, says Mr. Pote, climbing the loan-officer ladder is no longer the general rule in the new age of banking, which he says demands managerial talent in developing new forms for delivering banking products, increasing productivity, cutting costs, and managing assets and liabilities.

The new chairman points to his experience in asset-liability management and corporate planning and Mr. Morgan's in operations and consumer lending.

Mr. Pote, a graduate of Princeton University and Harvard Business School, joined Fidelcor's former management consulting unit in 1972, became head of investor relations in 1974, and was named vice president and head of the corporate development department in 1976. He became executive vice president in 1980 and head of the financial and planning department in 1981.

Mr. Morgan joined Fidelity Bank in 1958 as a data-processing programmer. He left to join the old Philco-Ford Co. here but returned to the bank in 1969 to head two former computer and information-management units. Mr. Morgan, a graduate of St. Joseph's University and the Wharton School at the University of Pennsylvania, moved up to executive vice president in 1977 and was named head of community banking and operations in 1981. ■

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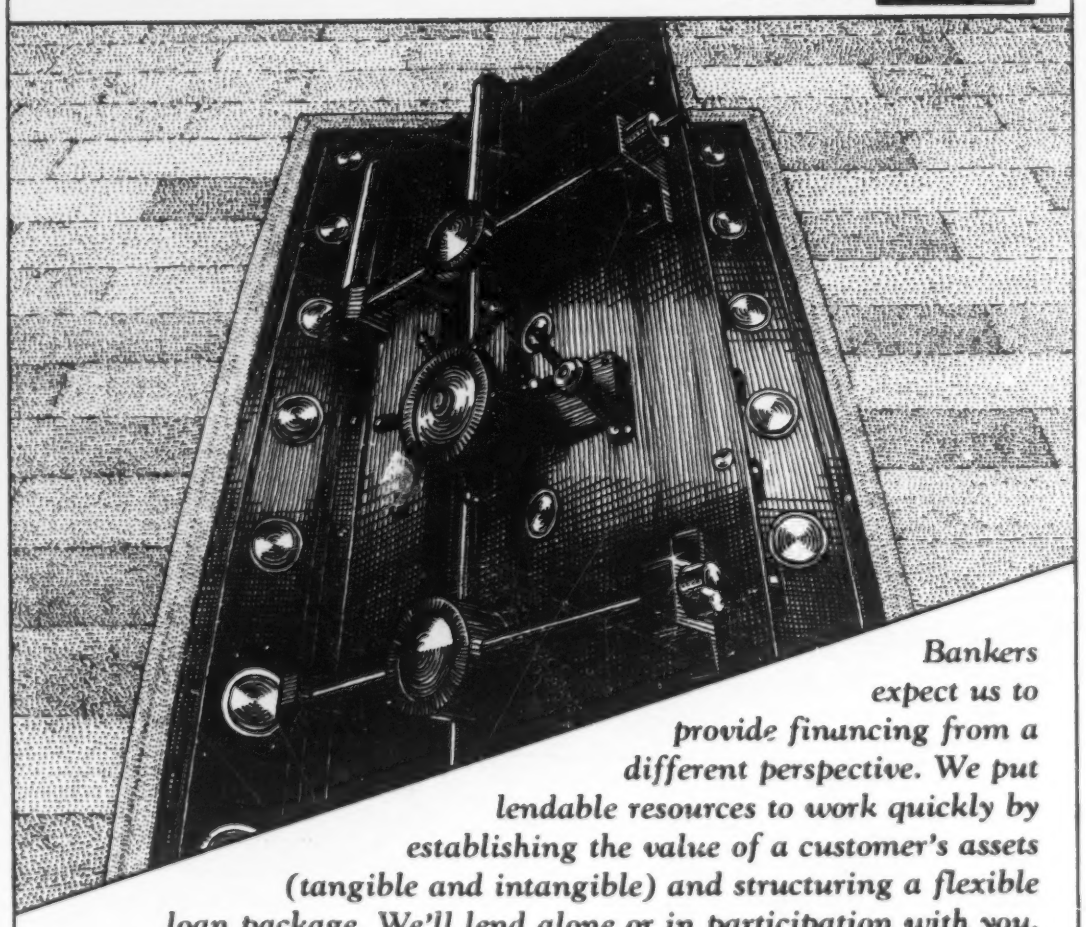

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VOL. CXLIX NO. 80 Monday, April 23, 1984 149th Year

TODAY

CONSUMER BANK BANDWAGON: Last week, eight more banking companies applied to the Office of the Comptroller of the Currency to open consumer banks 1

AMERICAN BANKER 5,000: Merger activity helped swell the deposits of the nation's 5,000 largest banks by 7.8%.. The consolidations themselves accounted for 21.8% of the gain 1

JUST BELOW NO. 4,999: The First National Bank of Valley City, the nation's 5,000th largest bank, is in a quiet North Dakota town where the police have little to do and where farming is king 1

SEX BIAS CHARGES: A former employee at the World Bank claims she was a victim of sexual harassment and discrimination, but no one wants to hear her case 2

THE CALENDAR: A look at what's happening in the capital in the week ahead 2

NEW HAMPSHIRE REDUX: The candidates in the U.S. Senate race in New Hampshire —both members of congressional banking committees — are conducting a contest some say is too close to call 3

NEW INSURANCE PLAN: The Federal Home Loan Bank Board plans to introduce a form of deposit insurance that would assess additional premiums for thrift ventures outside mortgage lending 3

QUO VADIS VOLCKER? You can debate how much control the White House has over the Federal Reserve Board, but Paul Volcker's administrative assistant sets his schedule — and helps determine where he is at any time 3

QUARTERLY RESULTS: Bank portfolio managers got some good news this quarter: Those managing the best-performing funds beat their rivals at independent firms 23

MIXED EARNINGS: Many money center and regional bank holding companies couldn't offset narrower margins with higher earning-asset volume in the first quarter 56

BANKING TRENDS: Banks need to use their wits to differentiate themselves in the eyes of a public that tends to lump them together, says Dr. Paul S. Nadler 57

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Quote

"They treated me like a precocious child."

Susana Mendaro, talking about her treatment by the World Bank, which she has charged with sex discrimination. [Page 2:1.]

Unquote

Dear Reader

With today's edition, the *American Banker* launches several changes to better meet your needs.

Two of the changes are found on page 1. In the first column a "Today" news index makes its debut. This daily column will summarize the important news and features carried throughout the newspaper. "Today" was created because we recognize you are busy people, with much information competing for your time. We believe the column will help you quickly select what is most critical to your needs.

At the top of this page under our banner a new slogan appears, describing the *American Banker* as "The Daily Financial Services Newspaper." This slogan more accurately reflects the mission this newspaper has assumed in recent years in covering the deregulated banking industry — both how the industry has broadened its mandate in serving retail and wholesale markets and how the distinctions between banking and nonbanking institutions have continued to blur.

We are resolved to keep on offering our banker readers the important information they will need to make decisions and effectively steer their institutions. And we intend to remain the premier banking and financial services newspaper.

By continuing to include information about other financial and nonbank intermediaries, we believe bankers will be able to compete more effectively with these groups or to establish new business linkages with them that

Dear Reader: Page 4

Eight More File Applications for Consumer Banks

By BART FRAUST

NEW YORK — Eight more banking companies last week filed applications with the Office of the Comptroller of the Currency to take advantage of a recent Federal Reserve Board ruling allowing banks to establish limited-service institutions across state lines.

The banking companies last week applied to establish a total of 35 interstate banking offices.

The week before, eight banking companies applied to establish 49 offices.

They are seeking to take advantage of a March 23 decision by the Federal Reserve that allowed U.S. Trust Corp. of New York to convert its Florida sub-

Consumer: Page 62

The American Banker 5,000: Big Gain in Deposits Posted

Mergers Help Swell 1983 Total to $1.656 Trillion; Industry Trend Toward Consolidation Continues

By THERESIA GERBER

NEW YORK — Mergers accounted for 21.8% of the gain in deposits posted by the top 5,000 commercial banks in the nation last year, the *American Banker* found in its annual survey of this group, being published today.

The American Banker 5,000 had total deposits of $1.656 trillion at yearend 1983. This was up $119 billion, or 7.8%, from the $1.537 trillion figure of a year earlier. And mergers accounted for $25.9 billion of this gain. Without the deposits acquired through mergers, the rise in deposits of the top 5,000 banks would have been only 6%.

On March 16, the *American Banker* published its listing of the top 300 banks in the nation. This survey found that mergers accounted for 19% of the deposit gain posted by

Top 5000: Page 55

In the Sleepy, Crime-Free Town of Valley City, N.D., Fortunes of Bank No. 5,000 Depend on Agriculture

By PHILIP T. SUDO

NEW YORK — Valley City, N.D., is a quiet town — so quiet that police there don't have much to do.

"There's such a low crime rate that people poke fun at our police reports," said Dick Plumm, general manager of the Valley City *Times-Record*, the local daily newspaper. "Our crime headlines are like 'Dog at Large' and 'Honking Horn at Midnight.' "

The city is the home of the 5,000th largest bank in the country, First National Bank of Valley City — a "good and profitable bank that's a strong part of the community here," according to bank president Walt Bauer.

The community is an agricultural one, comprising 7,800 people, mainly farmers of wheat, sunflowers, and livestock.

Valley: Page 63

2,000,000 NATIONWIDE EXCHANGE ATM TRANSACTIONS IN MARCH 1984

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American Banker ranks the

TOP 5,000 BANKS IN THE USA

AT A GLANCE: Who's tops?

ALABAMA

Position Dec. 31, 1983		Deposits Dec. 31, 1983 $
4381	Albertville National Bank	49,071,000
2564	First National Bank, Alexander City	78,870,535
2897	Commercial Bank, Andalusia	70,700,013
4952	Citibanc of Alabama/Andalusia	43,748,000
989	SouthTrust Bank of Calhoun City, NA, Anniston	179,983,806
2350	First Alabama Bank of Anniston NA	85,422,766
4119	First Alabama Bank of Athens NA	51,960,815
3023	United Bank, Atmore	68,060,632
3567	First National Bank, Atmore	58,720,000
3709	Auburn National Bank	

FIRST 5,000 BANKS
American Banker yearend rankings of the 5,000 largest U.S. Commercial Banks

The December 31, 1983 rankings by deposits arranged alphabetically by cities within states.

Copyright American Banker, N.Y. 1984

Compiled in cooperation with Polk's Bank Directory, using DECEMBER 31, 1983 and DECEMBER 31, 1982 DEPOSITS

Position Dec. 31 1983		DEPOSITS Dec. 31, 1983 $	Dec. 31, 1982 $	Rank 1982	Gain
	ALABAMA				
4381	Albertville National Bank	49,071,000	40,566,472	4866	485
2564	First National Bank, Alexander City	78,870,535	68,898,078	2673	109
2897	Commercial Bank, Andalusia	70,700,013	62,896,039	2954	57
4952	Citibanc of Alabama/Andalusia	43,748,000	44,250,080	4426	
989	SouthTrust Bank of Calhoun Cty. NA, Anniston	179,983,806	129,085,000	1276	287
2350	First Alabama Bank of Anniston NA	85,422,766	79,122,770	2290	
4119	First Alabama Bank of Athens NA	51,960,815	47,971,000	4031	
3023	United Bank, Atmore	68,060,632	61,909,087	3002	
3567	First National Bank, Atmore	58,720,000	54,228,000	3504	
3709	Auburn National Bank	56,996,872	46,946,540	4238	529
3318	SouthTrust Bank of Baldwin County, Bay Minette	63,130,000	49,506,941	3870	552
	BIRMINGHAM				
72	AmSouth Bank NA, Birmingham	2,797,356,000	1,497,697,000	124	52
117	Central Bank of the South, Birmingham	1,842,702,000	1,979,285,076	94	
201	SouthTrust Bank of Alabama NA, Birmingham	1,039,977,579	1,024,794,386	184	
413	First Alabama Bank, Birmingham	461,353,000	455,204,000	377	
921	Colonial Bank of Alabama NA, Birmingham	192,611,915	176,556,814	892	
2270	National Bank of Commerce, Birmingham	88,054,461	71,666,860	2561	291
2542	MetroBank, Birmingham	79,396,685	64,148,000	2899	357
3562	First National Bank, Brewton	58,762,361	56,467,461	3351	
4486	Chocktaw Bank, Butler	48,059,878	39,073,689	5063	577
3833	First National Bank, Columbiana	55,418,337	43,889,365	4472	639
3053	SouthTrust Bank of Cullman NA	67,385,701	61,154,452	3043	
3009	First State Bank, Decatur	68,281,554	62,603,090	2969	
4540	Robertson Banking Co., Demopolis	47,552,242	43,063,356	4584	44
950	SouthTrust First National Bank, Dothan	188,463,163	167,643,074	937	
1644	First Alabama Bank, Dothan	115,235,000	109,417,000	1562	
1445	Enterprise Banking Co., Enterprise	127,586,443	95,478,003	1832	387
4887	Citizens Bank, Fayette	44,261,000	39,384,000	5013	126
787	First National Bank, Florence	228,037,000	219,648,820	723	
4585	SouthTrust Bank of the Quad Cities, Florence	47,072,000	39,284,000	5029	444
2292	Farmers & Merchants Bank, Foley	87,298,848	58,480,000	3209	917
2379	American National Bank, Gadsden	84,112,018	78,940,047	2295	
2942	SouthTrust Bank of Etowah Cty. NA, Gadsden	69,752,000	69,551,005	2639	
4051	Alabama City Bank, Gadsden	52,689,000	50,413,000	3796	
2843	First National Bank, Greenville	72,071,721	66,856,973	2771	
2179	Traders & Farmers Bank, Haleyville	91,107,000	77,809,000	2339	160
3740	SouthTrust Bank of Marion Cty., Hamilton	56,604,000	47,989,000	4029	289
4159	Bank of Heflin	51,500,660	47,930,000	4036	
713	First Alabama Bank of Huntsville NA	252,308,361	225,494,545	699	
1193	First National Bank of Alabama-Huntsville	151,893,000	132,264,549	1236	43
1992	SouthTrust Bank of Huntsville NA	97,862,441	75,483,374	2421	429
2706	Colonial Bank N. Alabama, Huntsville	75,092,893	62,923,000	2951	245
1005	First National Bank, Jasper	177,302,560	150,902,150	1052	47
4657	Bank of Lexington	46,467,285	43,937,546	4466	
	MOBILE				
362	First National Bank, Mobile	538,848,000	520,261,817	331	
381	Merchants National Bank, Mobile	511,401,669	496,929,066	343	
1448	SouthTrust Bank, Mobile	127,323,000	114,498,307	1474	26
	MONTGOMERY				
407	First Alabama Bank of Montgomery NA	467,723,000	443,409,000	387	
602	Union Bank & Trust Co., Montgomery	291,757,000	278,458,369	565	
3429	Colonial Bank NA, Montgomery	61,135,543	30,109,000	6436	3007
4550	SouthTrust Bank NA, Montgomery	47,461,558	34,459,000	5723	1173
3815	Farmers National Bank, Opelika	55,569,237	44,736,570	4366	551
2217	First National Bank of the South, Opp	89,835,044	81,040,891	2237	20
4246	Central Bank of Oxford NA	50,636,000	51,599,258	3691	
3449	Bank of Ozark	60,738,880	52,944,900	3587	138
4933	Union State Bank, Pell City	43,888,679	39,027,318	5069	136
3253	Bank of Prattville	63,950,000	58,166,484	3229	
2283	First National Bank, Russellville	87,532,000	84,186,000	2150	
4928	Citizens Bank & Savings Co., Russellville	43,902,468	41,277,626	4773	
2889	First National Bank, Scottsboro	70,941,964	65,411,528	2832	
4307	Jacobs Bank, Scottsboro	50,006,486	45,311,545	4310	3
1130	Peoples Bank & Trust Co., Selma	160,579,000	97,223,000	1784	654
3797	First Alabama Bank of Selma NA	55,776,000	52,383,710	3632	
2272	Bank Independent, Sheffield	88,035,000	73,522,000	2498	226
3503	First National Bank, Talladega	59,827,897	48,238,000	4011	508
4716	Bank of Tallassee	45,958,890	42,542,788	4643	
3688	Bank of Thomasville	57,230,966	53,012,105	3581	
3788	Troy Bank & Trust Co.	55,958,000	48,984,000	3911	123
4989	First Alabama Bank of Troy NA	43,468,000	45,465,000	4296	
755	First National Bank, Tuscaloosa	238,224,823	219,817,917	722	
1116	First Alabama Bank of Tuscaloosa NA	161,981,888	155,968,000	1013	
3079	First National Bank, Tuscumbia	66,991,000	62,167,000	2991	
3182	First National Bank, Wetumpka	65,290,563	56,631,018	3338	15
	ALASKA				
	ANCHORAGE				
252	National Bank of Alaska, Anchorage	806,830,000	694,515,000	265	13
409	First National Bank, Anchorage	465,855,000	455,236,000	376	
615	First Interstate Bank of Alaska, Anchorage	286,532,486	168,145,202	935	320
688	United Bank Alaska, Anchorage	259,683,651	163,434,375	971	283
1039	Alaska Pacific Bank, Anchorage	171,576,000	135,098,000	1197	158
1195	Alaska Statebank, Anchorage	151,669,731	118,795,000	1406	211
3264	Rainier Bank Alaska NA, Anchorage	63,821,000	47,280,000	4107	843
3249	Exchange Bank & Trust Co., El Dorado	64,047,031	56,702,462	3334	85
785	Alaska National Bank of the North, Fairbanks	228,635,000	215,769,000	736	
1364	First National Bank, Fairbanks	134,406,000	84,984,000	2122	758
3455	B.M. Behrends Bank, Juneau	60,658,000	58,013,000	3240	
2021	First Bank, Ketchikan	96,789,742	83,442,477	2169	148
	ARIZONA				
3761	State Bank, Lake Havasu City	56,342,000	46,838,000	4149	388
	PHOENIX				
25	Valley National Bank, Phoenix	6,568,084,000	5,530,945,000	28	3
47	First Interstate Bank of Arizona NA, Phoenix	4,138,695,000	3,622,580,000	45	
91	Arizona Bank, Phoenix	2,277,022,000	1,970,553,118	96	5
189	United Bank of Arizona, Phoenix	1,105,725,000	929,282,000	201	12
373	Great Western Bank & Trust, Phoenix	520,709,000	456,938,874	373	
548	Continental Bank, Phoenix	324,410,591	271,188,952	580	32
1113	Thunderbird Bank, Phoenix	162,226,549	130,214,269	1259	146
1151	Century Bank, Phoenix	157,460,125	142,759,023	1113	
4146	Bank of Scottsdale	51,697,849	42,267,000	4682	536
2108	Union Bank, Tucson	93,395,561	87,125,000	2045	
	ARKANSAS				
4521	First National Bank of Sharp Cty., Ash Flat	47,704,208	42,413,736	4666	145
1872	First National Bank, Batesville	103,091,807	91,821,527	1934	62
2890	Citizens Bank, Batesville	70,927,874	60,312,372	3084	194
2427	Benton State Bank	82,739,000	74,241,644	2459	32
3662	Union Bank, Benton	57,579,716	54,431,700	3483	
1671	Bank of Bentonville, Bentonville	113,201,378	99,104,738	1747	76
4140	First National Bank, Berryville	51,745,062	46,803,041	4154	14
2998	Farmers Bank & Trust Co., Blytheville	68,441,969	65,968,033	2807	
3084	First National Bank, Blytheville	66,950,000	64,817,000	2865	
4161	Citizens Bank, Booneville	51,489,000	47,225,000	4112	
4350	Bank of Cabot	49,322,000	42,485,000	4652	302
2652	First National Bank, Camden	76,326,864	66,059,142	2804	152
4041	Merchants & Planters Bank, Camden	52,781,673	43,978,132	4462	421
4671	Farmers Bank & Trust Co., Clarksville	46,315,389	43,794,858	4483	
3782	Clinton State Bank	56,024,037	50,045,931	3831	49
1803	First State Bank & Trust Co., Conway	106,656,000	89,364,000	1984	181
1900	First National Bank, Conway	102,103,133	89,991,690	1964	64
4177	First National Bank, Crossett	51,368,042	44,663,851	4375	198
4280	Danville State Bank	50,249,000	43,727,000	4493	213
4996	First National Bank, De Witt	43,379,564	40,396,987	4886	
1007	First National Bank, El Dorado	176,841,000	155,000,211	1019	12
2313	National Bank of Commerce, El Dorado	86,860,035	76,805,756	2379	66
1008	First National Bank, Fayetteville	176,834,472	159,121,122	996	
1669	McIlroy Bank & Trust, Fayetteville	113,313,000	99,299,000	1743	74
2832	First National Bank of Eastern Arkansas, Forrest City	72,218,000	56,157,560	3369	537
4980	Planters Bank & Trust Co., Forrest City	43,520,285	34,340,349	5738	758
682	First National Bank, Fort Smith	261,599,000	223,612,682	710	28
882	City National Bank, Fort Smith	202,982,568	183,584,270	860	
1317	Merchants National Bank, Fort Smith	138,653,000	120,072,000	1382	65
4858	First National Bank, Green Forest	44,491,633	39,389,774	5009	151
2512	Security Bank, Harrison	80,530,778	70,661,797	2591	79
3213	First National Bank, Harrison	64,656,633	59,952,166	3110	
3622	Cleburne County Bank, Heber Springs	58,001,194	52,784,509	3602	
3420	First National Bank of Phillips Cty., Helena	61,344,466	50,444,581	3790	370
4768	Helena National Bank	45,513,221	40,120,629	4914	146
2347	Citizens National Bank, Hope	85,614,728	77,743,916	2343	
3618	First National Bank, Hope	58,078,118	53,061,304	3575	
745	First National Bank, Hot Springs	241,400,000	199,455,330	794	49
774	Arkansas Bank & Trust Co., Hot Springs	230,719,373	218,638,491	726	
3830	First Jacksonville Bank	55,461,000	51,813,000	3677	
1297	Mercantile Bank, Jonesboro	140,014,000	117,041,000	1427	130
1319	Citizens Bank, Jonesboro	138,580,000	115,079,000	1456	137
	LITTLE ROCK				
317	First Commercial Bank NA, Little Rock	636,715,000	278,392,782	566	249
351	Worthen Bank & Trust Co. NA, Little Rock	564,198,280	555,032,000	317	
468	Union National Bank, Little Rock	405,129,209	341,051,130	4[illegible]	13
2588	Pulaski Bank & Trust Co., Little Rock	78,137,038	59,874,000	3114	526
3073	Metropolitan National Bank, Little Rock	67,040,739	55,775,737	3387	314
1401	First National Bank, Magnolia	131,585,000	111,869,000	1526	125
3552	Farmers Bank & Trust Co., Magnolia	58,925,426	46,181,275	4223	671
3794	Malvern National Bank	55,834,000	48,457,000	3976	182
4841	Bank of Malvern	44,663,800	40,986,952	4814	
3911	McGehee Bank	54,375,000	51,607,000	3690	
4287	First National Bank, Mena	50,183,289	47,455,894	4091	
4981	Union Bank, Mena	43,512,821	40,896,398	4826	
3872	Union Bank & Trust Co., Monticello	54,867,570	53,546,538	3548	
4792	First State Bank, Morrilton	45,220,236	39,961,948	[illegible]	147
2137	Peoples Bank & Trust Co., Mountain Home	92,403,000	87,889,000	[illegible]	
2334	First Bank & Trust Co., Mountain Home	86,091,000	80,393,000	[illegible]	
4737	First National Bank, Nashville	45,800,980	41,519,067	[illegible]	10
819	Twin City Bank, North Little Rock	219,229,385	179,075,712	[illegible]	62
1045	First American National Bank, North Little Rock	170,625,000	129,025,285	1277	232
4695	First National Bank, Osceola	46,151,508	42,161,000	4694	
2962	Bank of Ozark	69,314,000	44,518,000	4397	1435
2066	First National Bank, Paragould	94,850,000	87,449,938	2032	
3075	Security Bank, Paragould	67,037,000	62,722,000	2962	

ARKANSAS—Continued

Position Dec. 31, 1983		DEPOSITS Dec. 31, 1983 $	Dec. 31, 1982 $	Rank 1982	Gain
712	Simmons First National Bank, Pine Bluff	252,540,580	222,220,622	715	- 3
1142	National Bank of Commerce, Pine Bluff	158,729,639	156,176,436	1012	
1700	First National Bank, Rogers	111,706,000	93,848,000	1881	- 181
3392	Farmers & Merchants Bank, Rogers	61,848,587	55,047,000	3444	- 52
2178	Peoples Bank & Trust Co., Russellville	91,170,049	69,783,000	2626	- 448
2378	First National Bank, Russellville	84,124,000	74,333,000	2458	- 80
2294	First National Bank, Searcy	87,273,000	80,268,326	2261	
2577	First Security Bank, Searcy	78,510,859	71,208,000	2572	
3462	First National Bank, Siloam Springs	60,519,954	55,219,210	3428	
4686	Arkansas State Bank, Siloam Springs	46,238,154	30,058,023	6452	- 1766
1363	First National Bank, Springdale	134,510,098	113,100,537	1502	- 139
1642	First State Bank, Springdale	115,330,385	103,265,924	1654	- 12
2394	First National Bank, Stuttgart	83,658,810	69,157,738	2657	- 263
2742	Farmers & Merchants Bank, Stuttgart	74,285,770	68,319,433	2700	
783	State First National Bank, Texarkana	229,148,931	207,195,705	757	
3378	Commercial National Bank, Texarkana	62,098,000	55,382,000	3420	- 42
4369	Citizens Bank & Trust Co., Van Buren	49,164,000	41,275,366	4774	- 405
4814	Peoples Bank & Trust Co., Van Buren	44,941,982	36,600,000	5385	- 571
3711	Warren Bank & Trust Co.	56,990,000	54,337,949	3492	
3934	Merchants & Farmers Bank, West Helena	54,092,000	44,383,588	4412	- 478
4782	Bank of West Memphis	45,323,000	45,405,042	4304	
4772	First National Bank, Wynne	45,439,836	41,030,305	4810	- 38

CALIFORNIA

1503	Alameda First National Bank	123,546,000	102,686,000	1667	- 164
986	Heritage Bank, Anaheim	180,425,000	238,551,014	659	
2242	El Camino Bank, Anaheim	88,801,000	86,726,000	2056	
848	Mid-State Bank, Arroyo Grande	210,458,048	145,660,573	1096	- 248

BAKERSFIELD

367	American National Bank, Bakersfield	529,407,273	430,643,000	397	- 30
1032	Community First Bank, Bakersfield	172,313,000	154,606,815	1023	
1033	California Republic Bank, Bakersfield	172,068,868	136,509,236	1178	145

BEVERLY HILLS

135	City National Bank, Beverly Hills	1,617,527,000	1,507,955,000	123	
2457	Bank of Beverly Hills	82,009,661	72,561,000	2530	- 73
2589	First Pacific Bank, Beverly Hills	78,111,000	86,302,000	2071	
4942	First Beverly Bank, Beverly Hills	43,819,000	65,198,000	2847	
4995	First National Bank, Beverly Hills	43,410,000			
2046	First Interstate Bancard Co. NA, Canoga Park	95,788,417	31,000,000	6276	- 4230
3002	National Bank, Carmel	68,381,668	23,772,445	7755	- 4753
1760	Tri-Counties Bank, Chico	108,670,000	93,214,000	1903	- 143
1456	Chino Valley Bank, Chino	126,252,000	94,284,000	1866	- 410
3282	Sunrise Bank of California, Citrus Heights	63,557,478	24,610,000	7555	- 4273
4098	Bank of Industry, City of Industry	52,148,000	34,373,000	5735	- 1637
3756	Bank of Coronado	56,400,000	45,501,000	4292	- 536
3210	Citizens National, Costa Mesa	64,711,592	55,944,000	3379	- 169
3973	First National Bank, Daly City	53,469,000	43,365,974	4541	- 568
3334	Diablo State Bank, Danville	62,957,487	56,605,531	3343	- 9
3006	First Northern Bank, Dixon	68,327,000	58,915,000	3182	- 176
1246	Southern California Bank, Downey	145,347,000	134,860,000	1201	
3733	Capital Bank, Downey	56,702,000	51,411,379	3708	
3795	American Valley Bank, El Cajon	55,827,000	33,599,080	5839	- 2044
1929	International Central Bank & Trust Co., El Toro	100,387,000	116,635,000	1434	
4171	San Dieguito National Bank, Encinitas	51,425,570	29,455,000	6546	2375
896	Independence Bank, Encino	198,755,170	154,453,866	1024	- 128
1072	West Coast Bank, Encino	166,741,000	180,000,000	877	
2975	Bank of Loleta, Eureka	69,085,376	55,687,644	3401	- 426
3271	Bank of Orange County, Fountain Valley	63,711,000	53,271,000	3563	- 292
2041	Fremont Bank	95,927,000	83,305,294	2173	- 132
2154	Continental Bank of Commerce, Fresno	92,027,000	39,049,212	5067	- 2913
2926	Bank of Fresno	70,179,000	51,273,000	3718	- 792
3247	California Valley Bank, Fresno	64,069,000	60,274,000	3087	
2382	Republic Bank, Gardena	84,075,000	87,224,000	2039	
1224	Valley National Bank, Glendale	147,272,068	123,614,133	1342	- 118
4595	Central Bank, Glendale	46,994,000	32,103,000	6089	- 1494
2454	Foot Hill Independent Bank, Glendora	82,187,000	53,506,000	3550	- 1096
4794	Centennial Bank, Hayward	45,193,755	31,317,712	6227	- 1433
3464	Bank of Hemet	60,483,000	52,284,000	3642	- 178
3521	Liberty National Bank, Huntington Beach	59,526,000			
369	Community Bank, Huntington Park	528,360,000	477,714,000	359	
3106	Landmark Bank, La Habra	66,452,000	41,024,000	4811	- 1705
806	La Jolla Bank & Trust Co.	221,163,000	164,819,000	963	- 157
4228	National Bank, La Jolla	50,808,000	26,532,000	7140	- 2912
1271	Grossmont Bank, La Mesa	142,931,360	116,975,070	1428	- 157
2573	Monarch Bank, Laguna Niguel	78,576,000	32,756,624	5988	- 3415
748	Farmers & Merchants Bank, Lodi	240,521,524	222,394,060	714	

LONG BEACH

443	Farmers & Merchants Bank, Long Beach	431,292,377	364,799,393	456	+ 13
2678	National Bank, Long Beach	75,666,000	39,934,030	4946	- 2768
3375	Harbor Bank, Long Beach	62,152,141	57,544,596	3270	
4661	Coast Bank, Long Beach	46,435,000	35,603,000	5544	- 883

LOS ANGELES

9	Security Pacific National Bank, Los Angeles	27,763,181,000	25,791,750,980	9	
14	First Interstate Bank of California, Los Angeles	15,266,068,000	15,950,069,000	13	
29	Union Bank, Los Angeles	6,068,815,000	5,436,326,000	29	
90	Lloyds Bank California, Los Angeles	2,277,291,467	2,129,800,000	85	
148	Mitsui Manufacturers Bank, Los Angeles	1,472,502,000	1,328,514,000	141	
184	Imperial Bank, Los Angeles	1,160,817,000	1,310,750,000	144	
309	Mitsubishi Bank of California, Los Angeles	667,607,000	466,652,924	367	+ 58
495	Tokai Bank of California, Los Angeles	372,735,000	330,228,000	502	+ 7
516	First Los Angeles Bank	355,069,285	310,784,000	519	+ 3
776	Cathay Bank of Los Angeles	230,089,000	175,241,269	902	+ 126
1177	California Commerce Bank, Los Angeles	153,613,572	205,932,119	763	
1333	Dai-Ichi Kangyo Bank of California, Los Angeles	137,713,000	116,394,340	1439	+ 106
1334	California Korea Bank, Los Angeles	137,481,000	101,245,000	1700	+ 366
1537	Great American Bank, Los Angeles	121,582,000	95,057,000	1844	+ 307
1743	California Overseas Bank, Los Angeles	109,478,000	109,017,130	1565	
1756	First Business Bank, Los Angeles	108,853,000	72,184,000	2546	+ 790
1780	General Bank, Los Angeles	107,962,454	85,482,000	2103	+ 323
2302	Century Bank, Los Angeles	87,105,000	51,460,000	3706	+ 1404
2352	Western Bank, Los Angeles	85,303,000	58,606,000	3201	+ 849
2677	Bank of Los Angeles	75,737,341	20,089,000	8663	+ 5986
3320	Mercantile National Bank, Los Angeles	63,124,716	34,097,000	5778	+ 2458
3578	Kyowa Bank of California, Los Angeles	58,580,000	55,940,000	3380	
3683	California Pacific National Bank, Los Angeles	57,298,000	48,292,000	4002	+ 319
3845	Far East National Bank, Los Angeles	55,222,000	44,665,943	4374	+ 529
4591	Gilmore Commercial & Savings Bank, Los Angeles	47,056,221	35,815,951	5507	+ 916
3471	First State Bank, Lynwood	60,296,892	44,533,000	4394	- 923
3181	Pacific Valley National Bank, Modesto	65,319,705	16,557,000		
3530	Modesto Banking Co.	59,310,000	56,781,000	3325	
3992	Center State Bank, Modesto	53,289,000	58,222,000	3225	
3602	Garfield Bank, Montebello	58,271,548	49,253,536	3889	+ 287
1651	Trans National Bank, Monterey Park	114,524,926	75,860,177	2408	+ 757
2716	Omni Bank NA, Monterey Park	74,856,000	52,587,000	3620	+ 904
1380	Napa Valley Bank, Napa	133,093,459	87,331,891	2035	+ 655
1176	Bank of Newport, Newport Beach	153,760,307	190,239,785	829	
1655	CommerceBank, Newport Beach	114,385,000	76,697,000	2383	+ 728
3359	American State Bank, Newport Beach	62,490,000	51,587,269	3694	+ 335
1601	American Pacific State Bank, North Hollywood	117,721,780	141,868,827	1121	
2414	First Enterprise Bank, Oakland	83,137,000	36,512,000	5403	+ 2989
747	First Trust Bank, Ontario	240,958,000	229,553,000	687	
4122	Orange National Bank	51,929,733	30,702,082	6334	+ 2212
4730	Orange City Bank, Orange	45,842,000	42,753,600	4624	
491	Bank of A. Levy, Oxnard	378,137,000	292,632,000	540	+ 49
3413	Bank of Palm Springs	61,493,000	46,042,000	4239	+ 826
3083	University National Bank & Trust Co., Palo Alto	66,953,000	33,393,003	5869	+ 2786
1675	Mechanics National Bank, Paramount	113,020,000	117,847,000	1416	
3582	Citizens Commercial Trust & Savings Bank, Pasadena	58,493,939	47,167,000	4117	+ 535
4442	United Mercantile Bk & Tr Co. NA, Pasadena	48,490,657	23,047,000	7921	+ 3479
3171	Meridian National Bank, Pleasant Hill	65,428,000	39,257,175	5036	+ 1865
3776	Community First National Bank, Pleasanton	56,096,877	43,047,484	4589	+ 813
2514	North Valley Bank, Redding	80,473,000	67,741,000	2733	+ 219
2194	Bank of Redlands	90,638,000	63,524,000	2923	+ 729
507	Mechanics Bank, Richmond	361,308,172	321,510,115	509	+ 2
2984	Riverside National Bank	68,840,000	52,533,000	3624	+ 640
907	First Commercial Bank, Sacramento	195,657,635	156,733,000	1009	+ 102
1131	Bank of Alex Brown, Sacramento	160,548,386	147,411,059	1080	
1338	River City Bank, Sacramento	137,199,000	110,929,000	1542	+ 204
1523	Capitol Bank of Commerce, Sacramento	122,120,758	138,138,000	1156	
3231	Point WestBank, Sacramento	64,395,000	46,133,280	4230	+ 999
4483	Sacramento Valley Bank NA, Sacramento	48,115,000	39,953,000	4940	+ 457
1749	Valley National Bank, Salinas	109,164,866	100,417,000	1715	
3613	Bank of San Clemente	58,108,000	40,097,834	4916	+ 1303

SAN DIEGO

243	San Diego Trust & Savings Bank	844,769,000	667,700,000	275	+ 32
1020	Bank of San Diego	175,020,074	103,697,618	1844	+ 624
2836	Peninsula Bank, San Diego	72,168,000	56,929,000	3313	+ 477
3524	Bank of Commerce, San Diego	59,457,000	39,407,000	5005	+ 1481
4169	First National Bank, San Diego	51,444,000	22,305,000	8098	+ 3929
4461	San Diego National Bank	48,335,180	34,959,625	5644	+ 1183

SAN FRANCISCO

1	Bank of America NT&SA, San Francisco	90,250,018,000	95,037,498,000	1	
11	Wells Fargo Bank NA, San Francisco	20,554,485,000	18,065,044,000	12	+ 1
12	Crocker National Bank, San Francisco	19,045,237,000	18,334,746,000	11	
55	California First Bank, San Francisco	3,818,193,000	3,576,149,000	47	
77	Bank of California NA, San Francisco	2,623,772,000	2,734,776,000	68	
92	Sumitomo Bank of California, San Francisco	2,231,072,158	1,867,495,962	102	+ 10
186	Golden State Sanwa Bank, San Francisco	1,128,462,000	960,603,000	193	+ 7
210	Central Bank, San Francisco	976,530,000	868,262,000	214	- 4
212	Bank of the West, San Francisco	974,613,000	964,588,000	192	
251	Hibernia Bank, San Francisco	807,805,000	814,948,000	224	
274	Barclays Bank of California, San Francisco	761,169,000	696,306,000	264	
370	California Canadian Bank, San Francisco	528,220,000	567,293,000	312	
438	Bank of Canton of California, San Francisco	436,121,000	3?7,931,102	512	+ 74
936	Bank of the Orient, San Francisco	190,816,446	148,944,498	1071	+ 135
1368	Redwood Bank, San Francisco	134,013,000	181,435,000	870	
1917	Toronto Dominion Bank, San Francisco	101,117,000	130,904,000	1254	
2770	Bankf San Francisco	73,411,000	64,290,000	2892	+ 122
3183	American Asian Bank, San Francisco	65,286,695	39,077,000	5062	+ 1879
3714	Pacific Bank NA, San Francisco	56,954,555			
4804	California National Bank, San Francisco	45,020,000	43,484,000	4528	
553	Pacific Valley Bank, San Jose	322,534,000	224,797,000	703	+ 150
1539	Plaza Bank of Commerce, San Jose	121,564,275	72,190,021	2545	+ 1006
3027	Capistrano National Bank, San Juan Capistrano	67,957,912	62,888,703	2955	
3266	Borel Bank & Trust Co., San Mateo	63,789,478	43,615,000	4511	+ 1245
3054	Bank of San Pedro	67,368,000	43,702,000	4496	+ 1442
249	Westamerica Bank NA, San Rafael	815,114,000	37,773,000	5222	+ 4973

SANTA ANA

437	Westlands Bank, Santa Ana	438,580,000	347,698,000	471	- 34
1111	Valencia Bank, Santa Ana	162,501,000	149,796,402	1061	
4083	National Bank of Southern California, Santa Ana	52,332,000			
4674	Marine National Bank, Santa Ana	46,298,000	25,356,000	7388	+ 2714
613	Santa Barbara Bank & Trust	288,665,000	217,542,493	729	- 116
3758	Bank of Montecito, Santa Barbara	56,376,000	44,016,000	4456	- 698
4162	Bank of Santa Clara	51,486,505	40,288,944	4897	- 735
511	County Bank & Trust, Santa Cruz	358,592,000	315,581,187	514	- 3
519	Santa Monica Bank	353,762,033	300,824,694	530	+ 11
695	Exchange Bank, Santa Rosa	258,724,000	218,164,000	727	- 32
1454	Trans World Bank, Sherman Oaks	126,347,000	101,951,000	1688	- 234
2944	Lincoln National Bank, Sherman Oaks	69,748,100	37,665,741	5236	+ 2292
946	Home Bank, Signal Hill	188,811,078	147,959,815	1079	- 133
2664	Torrey Pines Bank, Solana Beach	76,127,000	46,699,000	4163	+ 1499
454	Bank of Stockton	413,793,141	355,048,000	461	- 7
784	Union Safe Deposit Bank, Stockton	229,099,724	204,160,082	770	
3876	First State Bank of The Oaks, Thousand Oaks	54,800,639	26,307,022	7188	+ 3312
1274	Commnowealth Bank, Torrance	142,395,000	93,650,579	1887	- 613
4962	Torrance National Bank	43,664,000	37,327,803	5285	- 323
2370	Golden Valley Bank, Turlock	84,428,000	66,191,000	2801	- 431
1210	Eldorado Bank, Tustin	149,225,000	142,572,693	1116	
1238	Sunwest Bank, Tustin	146,083,000	133,121,000	1225	
1379	Savings Bank of Mendocino Cty., Ukiah	133,094,277	127,595,892	1292	
1571	Santa Clarita National Bank, Valencia	119,279,000	100,398,000	1716	+ 145
3589	Valley State Bank, Van Nuys	58,441,000	41,870,000	4717	+ 1128
733	Southwest Bank, Vista	244,277,000	212,592,000	746	+ 13
2385	Bank of Contra Costa, Walnut Creek	83,869,000	63,447,000	2931	+ 546
3162	American Bank & Trust Co., Walnut Creek	65,539,000	41,076,000	4802	+ 1640
654	Metrobank NA, Westwood Village	273,140,195	133,892,103	1213	+ 559
4938	Scott Valley Bank, Yreka	43,850,000	41,898,670	4714	

COLORADO

4223	Colorado National Bank-Arvada	50,936,692	44,528,747	4395	+ 172
4679	First National Bank, Aspen	46,271,416	43,332,577	4549	
4881	Bank of Aspen	44,280,534	45,681,000	4274	
2883	Aurora National Bank	71,163,000	61,244,000	3036	+ 153
3775	United Bank, Aurora	56,101,196	44,514,000	4398	+ 623
1063	First National Bank, Boulder	167,752,325	151,643,000	1047	
1705	IntraWest Bank of Boulder NA	111,453,000	102,106,000	1685	
2569	United Bank of Boulder	78,646,000	66,735,035	2779	+ 210
3556	Colorado National Bank-Boulder	58,805,092	45,845,315	4256	+ 700
4769	Bank of Boulder	45,497,595	29,358,000	6570	+ 1801
4446	United Bank of Brighton	48,473,000	37,493,000	5259	+ 813
4097	United Bank of Broomfield	52,149,633	46,096,227	4234	+ 137
3804	Fremont National Bank, Canon City	55,685,010	51,105,506	3732	
4391	First National Bank, Canon City	48,919,250	43,920,500	4470	- 79
697	First National Bank, Colorado Springs	258,224,564	227,399,043	692	

COLORADO—Continued

Position Dec. 31, 1983		DEPOSITS Dec. 31, 1983 $	Dec. 31, 1982 $	Rank 1982	Gain
859	Colorado National Bank-Exchange, Colorado Springs	207,568,000	167,705,040	936	-77
964	Colorado Springs National Bank	185,216,960	147,066,221	1084	-120
2268	Central Bank of Colorado Springs	88,111,000	92,093,311	1927	
3216	United Bank, Colorado Springs	64,624,000	53,683,000	3541	-325
3418	Western National Bank, Colorado Springs	61,395,000	51,147,176	3728	-310
4459	Moffat County State Bank, Craig	48,358,000	47,609,000	4072	
	DENVER				
114	First Interstate Bank of Denver NA	1,853,786,000	258,482,569	607	-493
118	United Bank of Denver NA	1,815,280,018	1,660,198,000	113	
221	Colorado National Bank, Denver	963,954,000	947,723,000	195	
246	Central Bank of Denver	832,120,000	823,098,000	220	
691	Denver National Bank	259,389,321	291,269,841	544	
846	First Colorado Bank & Trust NA, Denver	211,444,092	172,861,000	914	-68
1014	Metro National Bank, Denver	176,297,934	180,920,000	872	
1157	Guaranty Bank & Trust Co., Denver	156,689,000	133,462,831	1219	-62
1288	Cherry Creek National Bank, Denver	141,121,000	102,507,719	1673	-385
1744	Mountain States Bank, Denver	109,439,000	94,048,982	1872	-128
1827	Colorado State Bank, Denver	105,141,415	101,743,396	1692	
2074	National City Bank, Denver	94,591,638	84,247,829	2144	-70
2614	IntraWest Bank of Bear Valley NA, Denver	77,597,000	66,569,000	2788	-174
2648	United Bank of Skyline NA, Denver	76,421,808	59,356,000	3143	-495
2923	Central Bank of North Denver, Denver	70,202,661	60,176,047	3095	-172
2999	Colorado National Bank-Boulevard, Denver	68,419,691	54,301,000	3498	-499
3103	First National Bank of Southeast Denver, Denver	66,532,000	44,011,000	4457	+1354
3376	Century Bank, Denver	62,146,474	49,114,000	3897	-521
3400	Southeast State Bank, Denver	61,661,000	53,881,000	3527	-127
3538	Bank of Denver	59,156,000	53,387,000	3558	-20
3719	Fidelity Bank of Denver	56,906,527	48,391,000	3983	-264
3799	Union Bank & Trust Co., Denver	55,752,000	54,000,000	3518	
4386	United Bank of Monaco NA, Denver	49,020,085	39,945,000	4942	-556
4650	OMNIBANK Southwest, Denver	46,504,717	41,552,357	4742	-92
4845	South Denver National Bank, Denver	44,643,000	35,777,000	5514	-669
3432	First National Bank, Durango	61,103,552	56,410,374	3354	
4237	United Bank of Durango	50,714,603	41,703,179	4730	-493
1066	First National Bank, Englewood	167,328,300	146,886,237	1087	-21
1468	First Interstate Bank of Englewood NA	125,546,000	99,734,899	1730	+262
4096	Arapahoe Bank & Trust Co., Englewood	52,151,128	49,642,000	3856	
878	First Interstate Bank of Fort Collins NA	203,903,925	196,701,672	804	
1047	United Bank of Fort Collins NA	170,390,873	130,614,000	1256	-209
2947	Farmers State Bank, Fort Morgan	69,649,188	64,058,333	2904	
2397	First National Bank, Glenwood Springs	83,607,000	89,446,000	1979	
1413	First Interstate Bank of Golden NA	130,136,872	104,675,993	1628	-215
1710	IntraWest Bank of Grand Junction	111,096,000	124,496,000	1330	
1775	First National Bank, Grand Junction	108,208,000	102,884,000	1662	
2899	Mesa United Bank of Grand Junction NA	70,661,000	70,211,142	2612	
1396	IntraWest Bank of Greeley NA	131,896,000	129,979,000	1264	
1417	Greeley National Bank	130,057,507	119,825,912	1388	
1836	United Bank, Greeley	104,770,344	91,702,643	1936	-100
4816	Colorado Bank & Trust Co., La Junta	44,907,104	41,726,000	4728	
1257	Jefferson Bank & Trust Co., Lakewood	144,225,898	171,794,000	920	
1426	FirstBank of Westland NA, Lakewood	129,208,000	112,273,000	1515	-89
2562	United Bank of Lakewood NA	78,922,463	64,51[illegible],588	2880	-318
3470	Colorado National Bank-Lakewood	60,302,637	52,934,774	3588	-118
1965	United Bank, Littleton	98,898,000	87,715,711	2024	-59
2764	IntraWest Bank of Southglenn NA, Littleton	73,649,585	59,980,738	3107	-343
3112	Littleton National Bank	60,307,000	60,391,000	3077	
2356	First National Bank, Longmont	85,122,595	79,646,948	2279	
3956	Longmont National Bank	53,795,606	48,314,054	3998	-42
2488	First National Bank, Loveland	81,105,865	77,397,752	2353	
3014	IntraWest Bank of Montrose NA	68,188,000	63,455,000	2929	
3796	IntraWest Bank of Northglenn NA	55,820,000	49,044,000	3904	-108
1731	Colorado National Bank-Pueblo	109,959,826	98,262,000	1767	-36
1949	Pueblo Bank & Trust Co.	99,629,000	88,949,000	1993	-44
2372	Minnequa Bank, Pueblo	84,385,988	75,800,930	2409	-37
4921	IntraWest Bank of Pueblo NA, Pueblo	43,985,000	43,181,000	4572	
3288	IntraWest Bank of Steamboat Springs NA	63,467,000	61,440,000	3029	
2572	IntraWest Bank of Sterling	78,614,000	78,086,000	2328	
4950	Commercial Bank, Sterling	43,782,000	41,716,000	4729	
4205	FirstBank of Vail	51,109,000	40,947,549	4816	-611
2787	First National Bank, Westminster	73,024,698	68,064,927	2712	
2248	Lakeside National Bank, Wheat Ridge	88,608,079	88,347,447	2008	
3779	FirstBank of Wheat Ridge NA	56,043,000	47,604,523	4075	-296
3886	First National Bank, Wray	54,644,263	48,103,108	4022	-136

CONNECTICUT

	BRIDGEPORT				
205	Citytrust, Bridgeport	998,534,000	773,215,000	237	-32
1517	Lafayette Bank & Trust Co., Bridgeport	122,587,000	99,493,000	1736	-219
3211	Valley Bank & Trust Co., Bridgeport	64,697,019	51,190,000	3725	-514
4129	Chester Bank	51,867,000	40,650,771	4859	-730
2186	Glastonbury Bank & Trust Co.	90,868,711	81,022,432	2238	-52
2929	Citizens Bank & Trust Co., Glastonbury	70,091,237	53,475,684	3553	-624
772	Putnam Trust Co., Greenwich	231,269,262	192,379,072	823	-51
1374	American National Bank, Hamden	133,289,986	122,105,423	1362	
	HARTFORD				
39	Connecticut Bank & Trust Co. NA, Hartford	4,523,480,000	3,694,611,000	44	5
60	Connecticut National Bank, Hartford	3,479,602,000	3,301,934,000	53	
470	United Bank & Trust Co., Hartford	404,455,000	330,975,393	500	-30
4608	Salisbury Bank & Trust Co., Lakeville	46,881,986	35,855,000	5501	-893
3933	First National Bank, Litchfield	54,108,588	44,726,210	4367	-434
1277	Home Bank & Trust Co., Meriden	141,816,000	101,311,000	1698	-421
1114	New Britain National Bank	162,157,000	143,591,000	1107	
1686	New Britain Bank & Trust Co.	112,267,571	103,389,989	1652	
4682	New Canaan Bank & Trust Co.	46,254,093	27,969,974	6837	+2155
	NEW HAVEN				
312	First Bank, New Haven	652,573,000	530,426,000	328	-16
3115	Bank of New Haven	66,267,938	47,869,770	4044	-929
2495	New Milford Bank & Trust Co.	80,987,251	47,798,272	4050	+1555
1350	Merchants Bank & Trust Co., Norwalk	136,241,314	113,128,225	1501	-151
4006	Seymour Trust Co.	53,151,000	46,547,060	4182	-176
1599	Simsbury Bank & Trust Co.	117,903,000	94,253,373	1867	-268
4004	South Windsor Bank & Trust Co.	53,180,300	38,064,012	5195	+1191
3855	Citizens National Bank, Southington	55,054,766	41,096,000	4799	-944
	STAMFORD				
156	Union Trust Co., Stamford	1,408,908,000	1,177,567,000	159	-3
1141	Fidelity Trust Co., Stamford	159,040,405	133,744,703	1215	-74
2048	North American Bank & Trust Co., Stratford	95,780,000	55,421,000	3418	+1370
	WATERBURY				
181	Colonial Bank, Waterbury	1,173,589,000	1,034,800,000	182	-1
1038	Westport Bank & Trust Co.	171,715,000	137,594,000	1167	-129
1302	Independent Bank & Trust Co., Willimantic	139,712,000	109,760,185	1554	-252
3015	Northern Connecticut National Bank, Windsor Locks	68,164,000	53,772,124	3534	-519

Position Dec. 31, 1983		DEPOSITS Dec. 31, 1983 $	Dec. 31, 1982 $	Rank 1982	Gain

DELAWARE

546	Girard Bank Delaware NA, Dover	327,169,000	300,941,000	529	
906	Sussex Trust Co., Laurel	196,019,000	138,295,600	1154	-248
941	Maryland Bank NA, Newark	190,253,000	123,946,335	1337	-396
2226	Baltimore Trust Co., Selbyville	89,449,343	75,496,215	2419	-193
	WILMINGTON				
169	Wilmington Trust Co.	1,283,378,000	1,151,005,000	161	
174	Morgan Bank (Delaware), Wilmington	1,223,631,000	1,027,150,000	183	-9
180	Chemical Bank (Delaware), Wilmington	1,178,409,912	592,905,000	299	-119
228	Bank of Delaware, Wilmington	899,366,000	726,999,000	252	-24
302	Delaware Trust Co., Wilmington	681,925,000	602,940,689	293	
307	Manufacturers Hanover Bank (Delaware), Wilmington	668,995,000			
405	Chase Manhattan Bank (USA) NA, Wilmington	471,002,783	186,385,000	844	-439
1061	Provident of Delaware Bank NA, Wilmington	168,155,000	102,442,000	1675	-614
2153	Colonial National Bank, Wilmington	92,036,263	18,657,000		
3972	Beneficial National Bank, Wilmington	53,472,699	59,849,097	3115	

DISTRICT OF COLUMBIA

	WASHINGTON, D.C.				
53	Riggs National Bank, Washington, D.C.	3,882,434,000	3,053,836,000	58	-5
73	American Security Bank NA, Washington, D.C.	2,753,382,000	2,673,937,000	69	
217	National Bank of Washington, D.C.	967,443,000	876,288,000	212	
291	First American Bank NA, Washington, D.C.	709,833,142	645,886,484	277	
356	NS&T Bank NA, Washington, D.C.	555,310,433	490,529,000	348	
773	District of Columbia NB, Washington, D.C.	230,903,000	170,276,709	925	-152
807	Madison National Bank, Washington, D.C.	221,118,449	177,673,495	887	-80
968	Security National Bank, Washington, D.C.	184,149,368	142,544,627	1117	-149
2898	McLachlen National Bank, Washington, D.C.	70,694,601	51,871,021	3670	-772
3245	United National Bank, Washington, D.C.	64,121,000	45,989,000	4244	-999
3325	Industrial Bank, Washington, D.C.	63,057,608	59,552,000	3136	
3931	National Bank of Commerce, Washington, D.C.	54,119,000	52,025,733	3654	

FLORIDA

2778	Citrus & Chemical Bank, Bartow	73,254,087	66,811,962	2774	
2205	First Bank & Trust Co., Belleair Bluffs	90,236,000	77,745,000	2342	-137
3923	Bank of Belleview	54,237,724	46,909,957	4140	-217
1535	First Bankers of Palm Beach Cty. NA, Boca Raton	121,717,863	118,000,752	1414	
3561	First National Bank, Bonita Springs	58,775,000	49,854,000	3843	-282
834	Barnett Bank of Manatee Cty. NA, Bradenton	214,495,000	177,753,000	886	-52
1002	Ellis First National Bank, Bradenton	177,630,130	165,941,085	952	
960	Hernando State Bank, Brooksville	186,435,308	151,507,195	1049	-89
4945	First Bankers of Florida NA, Cape Canaveral	43,805,159	42,523,810	4646	
718	Sun Bank/Southwest NA, Cape Coral	249,680,000	233,847,000	668	
592	Barnett Bk of Pinellas Cty. NA, Clearwater	298,966,355	200,072,000	791	-199
732	First National Bank, Clearwater	244,609,533	202,085,922	778	-46
740	Bank of Clearwater	242,213,000	140,762,049	1132	-392
2389	Miami National Bank, Coral Gables	83,779,000	69,132,000	2650	-269
3031	Caribank NA, Coral Gables	67,842,541	45,416,308	4303	-1272
4507	Bank of Coral Gables	47,849,487	41,274,775	4775	-268
3679	Citizens First National Bank, Crystal River	57,336,234	47,404,000	4089	-410
4812	Crystal River Bank	44,943,418	38,878,109	5085	-273
3739	Creditbank, Cutler Ridge	56,630,000	46,850,000	4148	-409
1258	Bank Pasco Cty. Dade City	144,178,152	126,264,214	1307	-49
775	Caribank, Dania	230,210,728	182,419,201	867	-92
3479	Great American Bank, Davie	60,170,000	53,759,000	3536	-57
798	Sun Bank of Volusia Cty., Daytona Beach	222,756,000	190,272,000	828	-30
2530	Ellis Bank of Northeast Florida NA, De Bary	79,847,775	48,708,804	3938	-1408
555	Barnett Bank of Volusia Cty., De Land	322,007,000	257,502,331	612	-57
3930	Deland State Bank & Trust, De Land	54,127,000	50,414,000	3795	
	DELRAY BEACH				
283	Barnett Bank of Palm Beach Cty., Delray Beach	725,188,358	350,949,609	464	-181
632	Sun Bank/Palm Beach Cty. NA, Delray Beach	280,354,391	231,300,754	679	-47
4256	First National Bank, Destin	50,538,026	34,692,321	5676	-1420
2811	Republic Bank, Dunedin	72,554,000	41,479,000	4751	-1940
4544	Peoples Bank of Pasco Cty., Elfers	47,517,000	45,203,815	4322	
1533	Englewood Bank & Trust Co.	121,767,000	111,779,117	1527	
1497	Barnett Bank of Lake Cty. NA, Eustis	123,765,862	100,029,000	1722	-225
	FORT LAUDERDALE				
282	Sun Bank/South Florida NA, Fort Lauderdale	726,048,000	631,654,919	281	
304	Landmark First National Bank, Fort Lauderdale	680,586,106	599,354,122	296	
2730	Flagship State Bank of Polk Cty., Fort Meade	74,461,000	61,852,958	3006	-276
534	First National Bank, Fort Myers	339,767,000	302,426,741	525	
891	Barnett Bank of Lee Cty. NA, Fort Myers	199,856,000	149,040,000	1069	-178
925	Lee County Bank, Fort Myers	191,938,000	176,317,990	896	
3367	Flagship Bank, Fort Myers	62,402,000	56,088,267	3372	-5
2593	Gulf Coast First National Bank, Fort Myers Beach	78,038,697	78,281,781	2323	
1126	Sun Bank of St. Lucie Cty., Fort Pierce	160,678,896	139,387,000	1147	-21
1765	First National Bank, Fort Walton Beach	108,478,058	86,734,227	2055	-290
4279	First City Bank, Fort Walton Beach	50,254,572	42,348,600	4676	-397
3013	Barnett Bank of Gainesville NA	68,218,000	36,811,000	5358	-2345
3692	Sun Bank, Gainesville	57,191,024	55,754,946	3389	
1344	Royal Trust Bank, Gulfport	136,730,337	112,374,732	1513	-169
1409	Flagship Bank of Polk Cty., Haines City	131,294,568	109,693,555	1556	-147
725	Bank of Hallandale & Trust Co., Hallandale	246,335,133	193,397,359	817	-92
2279	City National Bank of Florida, Hallandale	87,661,532	83,801,339	2159	
	HIALEAH				
434	Consolidated Bank NA, Hialeah	442,496,000	410,287,000	421	
2974	Popular Bank of Florida, Hialeah	69,105,800	40,671,000	4854	-1880
3946	Pan American Bank of Dade Cty. NA, Hialeah	53,953,562	53,493,577	3551	
4524	Barnett Bank of Martin Cty. NA, Hobe Sound	47,680,000	30,157,000	6425	1901
3665	Bank of Holiday	57,513,102	48,519,000	3969	-304
1084	Flagship Nat'l Bank of Broward Cty., Hollywood	165,379,000	137,523,000	1169	-85
2693	American Bank, Hollywood	75,345,890	60,403,680	3076	-383
3774	Island Bank, Holmes Beach	56,134,092	46,020,875	4241	-467
2645	Community Bank, Homestead	76,625,000	60,057,000	3102	-457
2674	First National Bank, Homestead	75,820,380	62,501,305	2978	-304
1346	Bank of Inverness	136,561,165	115,500,000	1447	-101
2818	Citizens First National Bank, Inverness	72,438,511	60,695,000	3065	-247
4367	Islamorada Bank	49,169,000	38,276,416	5152	-795
	JACKSONVILLE				
69	Florida National Bank, Jacksonville	2,844,588,000	632,931,000	280	-211
79	Atlantic National Bank of Florida, Jacksonville	2,509,625,000	1,986,463,000	93	-14
298	Barnett Bank of Jacksonville NA	696,933,000	563,416,285	314	-16
768	American National Bank, Jacksonville	233,271,170	180,317,000	875	-107
1547	Flagship Bank of Jacksonville	121,177,000	99,419,000	1741	-194
1918	Barnett Banks Trust Co. NA, Jacksonville	101,000,835	56,378,639	3358	+1640
2112	Sun Bank/North Florida NA, Jacksonville	93,166,000	73,503,258	2499	-367
2366	Ellis National Bank, Jacksonville	84,650,689	136,339,172	1180	
3725	First Guaranty Bank & Trust Co., Jacksonville	56,752,344	46,649,000	4173	-448
3430	Key Biscayne Bank & Trust Co.	61,111,000	50,395,000	3799	-369